

Certificate Number: 15111-NJ-DE-036192949

Bankruptcy Case Number: 21-19276



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on December 9, 2021, at 2:25 o'clock PM EST, Karen B Hall completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: December 9, 2021 By: /s/Hasan Bilal for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education